

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Maximiliano Sanchez
Elba I Sanchez
Debtors

Case No. 17-02918-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: pdf002

Page 1 of 3
Total Noticed: 94

Date Rcvd: Oct 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2017.

db/jdb Maximiliano Sanchez, Elba I Sanchez, 1222 Hawk Nest Court,
East Stroudsburg, PA 18302-8867
4944698 ADVANCED URGENT CARE, 9975 S EASTERN AVE STE 110, LAS VEGAS, NV 89183-7950
4944702 ASPEN DENTAL, 1112 A NORTH NINTH STREET, STROUDSBURG, PA 18360
4944703 ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457
4944705 +BERKHEIMER TAX ADMINISTRATION, ATTN GENIE SKELLENGER, 50 NORTH SEVENTH STREET,
BANGOR, PA 18013-1795
4944706 +BIZFILINGS, 8020 EXCELSIOR DR, SUITE 200, MADISON, WI 53717-1998
4950458 Berkheimer-Agt EStroudsburgASD MiddleSmithfieldTwp, c/o David R. Gordon, Esq.,
1883 Jory Road, Pen Argyl, PA 18072
4944707 CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, SUITE 1000 EAST, OKLAHOMA CITY, OK 73112-7236
4944708 CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4944709 +CENTRAL CREDIT SVCS, 9550 REGENCY SQUARE BLVD, SUITE 500, JACKSONVILLE, FL 32225-8169
4944710 CH HOSPITAL OF ALLENTOWN, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944711 CHS PROFESSIONAL PRACTICE INC, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944712 +CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
4944714 CMRE FINANCIAL SERVICES, 3075 E IMPERIAL HWY, SUITE 200, BREA, CA 92821-6753
4944715 COMENITY CAPITAL BANK, PO BOX 183003, COLUMBUS, OH 43218-3003
4944716 +COMENITY CAPITAL/HSN, 995 W 122ND AVE, DENVER, CO 80234-3417
4944717 COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238
4944718 COORDINATED HEALTH, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944719 CREDITTECH, PO BOX 20330, LEHIGH VALLEY, PA 18002-0330
4981500 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4944720 +DANIEL SANTUCCI, ESQ, C/O MIDLAND FUNDING LLC, 1 INTERNATIONAL PLZ 5TH FL,
PHILADELPHIA, PA 19113-1510
4944721 +++DITECH FINANCIAL, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: DITECH FINANCIAL, 332 MINNESOTA ST STE 610,
SAINT PAUL, MN 55101)
4944722 DOMINION NATIONAL, PO BOX 75314, CHARLOTTE, NC 28275-5314
4944723 +EASTERN ALARM SYSTEMS INC, 228 EDINBURGH ROAD, BUSHKILL, PA 18324-7974
4944724 +EVINE LIVE, C/O ALPHA RECOVERY, 5660 GREENWOOD BLVD STE 101, ENGLEWOOD, CO 80111-2417
4944726 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4944727 +FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
4944728 +FMS, PO BOX 707600, TULSA, OK 74170-7600
4944729 +GARFIELD HEIGHTS MUN CT, C/O ALDEN LAW, ONE EAST LIVINGSTON AVE, COLUMBUS, OH 43215-7700
4944730 +GARFIELD HEIGHTS MUN CT, 5555 TURNEY ROAD, CLEVELAND, OH 44125-3798
4944731 +HAMILTON LAW GROUP, PO BOX 90301, ALLENTOWN, PA 18109-0301
4944732 +HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
4944733 HIGHMARK, PO BOX 890118, CAMP HILL, PA 17089-0118
4944737 LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240
4944738 +LEHIGH VALLEY HOSPITAL POCONO, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3006
4944739 +LEISURE LANDS COMM ASSN, 3238 LEISURE LANDS ROAD, EAST STROUDSBURG, PA 18302-8894
4944741 MERCANTILE ADJUSTMENT BUREAU, PO BOX 9016, WILLIAMSVILLE, NY 14231-9016
4944746 +NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700
4944749 +PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4944750 PEERLESS CREDIT SERVICES, PO BOX 518, MIDDLETOWN, PA 17057-0518
4944751 PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988
4944752 +PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425
4944753 POCONO CARDIOLOGY ASSOCIATES, 200 PLAZA COURT, SUITE C, EAST STROUDSBURG, PA 18301-8259
4944754 +POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
4944756 +PRACTICE ASSOC MED GROUP, SPECIALTY CARE PRAC ASSOC, PO BOX 416457, BOSTON, MA 02241-6457
4944757 +RAINBOW TRANSPORTERS, 1222 HAWK NEST COURT, EAST STROUDSBURG, PA 18302-8867
4944758 +RET TRUCKING LLC, RAUL ESTRADA, 5 GINA STREET, HOWELL, NJ 07731-2730
4944759 +RICHMOND NORTH ASSOC, 4955 NORTH BAILEY AVE #109, AMHERST, NY 14226-1206
4944760 SOCIAL SECURITY ADMN, NORTHEAST PROGRAM SVC CTR, 1 JAMAICA CTR PLAZA,
JAMAICA, NY 11432-3898
4944761 +ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
4944762 ST LUKE'S PHYS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386
4944763 ST LUKE'S PHYS GROUP, PO BOX 25837, SALT LAKE CITY, UT 84125-0837
4944764 +STATE OF DELAWARE, DELAWARE DIV OF CORPORATIONS, PO BOX 5509, BINGHAMTON, NY 13902-5509
4944765 +STEPHEN H FINKELSTEIN ESQ, PO BOX 6905, ELIZABETH, NJ 07206-6905
4944766 +SUPREME AUTO TRANSPORT INC, 7300 MILLER PLACE STE B, LONGMONT, CO 80504-3451
4944771 +TRANSAMERICA LIFE INS CO, C/O TRANSAMERICA EMP BEN, PO BOX 8063,
LITTLE ROCK, AR 72203-8063
4944772 TRINITAS HOSP MED ONC, PO BOX 785036, PHILADELPHIA, PA 19178-5036
4944773 TRINITAS PHYS PRACTICE, ATTN 11640C, PO BOX 14000, BELFAST, ME 04915-4033
4944774 TRINITAS REGIONAL MED CTR, 225 WILLIAMSON STREET, ELIZABETH, NJ 07202-3625
4944775 +UNIVERSAL ADV FLEET CARD, PO BOX 924138, NORCROSS, GA 30010-4138
4944777 +UNIVERSAL PREMIUM FLEET CARD, PO BOX 923928, NORCROSS, GA 30010-3928
4944778 +WAKEFIELD & ASSOCIATES, 7005 MIDDLEBROOK PIKE, KNOXVILLE, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4944699 +E-mail/Text: roy.buchholz@allianceoneinc.com Oct 19 2017 19:07:58 ALLIANCE ONE,
4850 STREET ROAD, FEASTERVILLE TREVOSE, PA 19053-6643

4944700 +E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2017 19:08:16 AMERICAN MEDICAL COLL,
2269 S SAW MILL RIVER RD, ELMSFORD, NY 10523-3832

4944701 +E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2017 19:08:16 AMERICAN MEDICAL COLL AGENCY,
4 WESTCHESTER PLAZA, BUILDING 4, ELMSFORD, NY 10523-1615

4978561 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 19 2017 19:19:09
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4944713 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 19:19:18
CITIBANK/HOME DEPOT, C/O PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD,
NORFOLK, VA 23502-4952

4960872 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2017 19:08:07
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154

4944725 +E-mail/Text: bknotices@fenton-mcgarvey.com Oct 19 2017 19:07:59 FENTON & MCGARVEY LAW FIRM,
2401 STANLEY GAULT PKWY, LOUISVILLE, KY 40223-4175

4944734 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Oct 19 2017 19:08:19 HSN FLEXPAY DEPT-2,
C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415

4944735 E-mail/Text: cio.bncmail@irs.gov Oct 19 2017 19:08:05 IRS, CENTRALIZED INSOLVENCY OP,
PO BOX 7346, PHILADELPHIA, PA 19101-7346

4944736 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 19 2017 19:08:02 KOHLS/CAPITAL ONE,
PO BOX 3115, MILWAUKEE, WI 53201-3115

4944740 +E-mail/Text: ebn@ltdfin.com Oct 19 2017 19:08:07 LTD FINANCIAL SVCS, 7322 SOUTHWEST FWY,
SUITE 1600, HOUSTON, TX 77074-2134

4944742 E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2017 19:08:16 MIDLAND CREDIT MANAGEMENT,
PO BOX 13105, ROANOKE, VA 24031-3105

4944743 E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2017 19:08:16 MIDLAND CREDIT MGT,
PO BOX 60578, LOS ANGELES, CA 90060-0578

4944744 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2017 19:08:16 MIDLAND FUNDING,
2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709

4944745 +E-mail/Text: Bankruptcies@nragroup.com Oct 19 2017 19:08:36 NATIONAL RECOVERY AGENCY,
2491 PAXTON STREET, HARRISBURG, PA 17111-1036

4944747 +E-mail/Text: ext_ebn_inbox@navyfederal.org Oct 19 2017 19:08:36 NAVY FEDERAL CREDIT UNION,
820 FOLLIN LANE SE, VIENNA, VA 22180-4907

4960074 +E-mail/Text: ext_ebn_inbox@navyfederal.org Oct 19 2017 19:08:36 Navy Federal Credit Union,
PO Box 3000, Merrifield VA 22119-3000

4944748 +E-mail/Text: patricia.lewis@ooida.com Oct 19 2017 19:08:15 OWNER OPERATOR SVCS INC,
PO BOX 1000, GRAIN VALLEY, MO 64029-1000

4944755 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 19:19:27
PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502

4974455 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 19:19:27
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4945241 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2017 19:25:17
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4959291 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2017 19:08:14
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

4981932 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2017 19:08:09
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4944767 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2017 19:19:23 SYNCB, PO BOX 965005,
ORLANDO, FL 32896-5005

4944768 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2017 19:19:23 SYNCB/AMAZON, PO BOX 965015,
ORLANDO, FL 32896-5015

4944769 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2017 19:19:23 SYNCB/PAPPAL SMARL CONN,
PO BOX 965005, ORLANDO, FL 32896-5005

4944770 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2017 19:19:06 SYNCB/WALMART, PO BOX 965024,
ORLANDO, FL 32896-5024

4944776 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Oct 19 2017 19:08:19 UNIVERSAL PREMIUM CARD,
C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415

4966036 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 19 2017 19:19:18 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

4944780 E-mail/Text: BKRMailOps@weltman.com Oct 19 2017 19:08:20 WELTMAN WEINBERG & REIS,
175 S 3RD ST., STE 900, COLUMBUS, OH 43215-5166

4944779 E-mail/Text: BKRMailOps@weltman.com Oct 19 2017 19:08:20 WELTMAN WEINBERG & REIS,
PO BOX 93784, CLEVELAND, OH 44101-5784

4944781 +E-mail/Text: factoringunderwriting@fleetone.com Oct 19 2017 19:08:32 WEX FLEET ONE,
613 BAKERTOWN ROAD, ANTIOCH, TN 37013-2657

TOTAL: 32

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4944704* ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Elba I Sanchez
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Maximiliano Sanchez
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
	:	CASE NO. _____
MAXIMILIANO SANCHEZ, fdba RAINBOW TRANSPORTER, and ELBA I. SANCHEZ, aka ELBA IRIS SANCHEZ, aka ELBA SANCHEZ,	:	CHAPTER 13 PLAN
	:	<input type="checkbox"/> # MOTIONS TO AVOID LIENS
	:	<input type="checkbox"/> # MOTIONS TO VALUE COLLATERAL
DEBTOR(S)	:	<input checked="" type="checkbox"/> ORIGINAL PLAN
	:	<input type="checkbox"/> AMENDED PLAN
	:	(Indicate 1 st , 2 nd , 3 rd , etc.)

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

PLAN PROVISIONS

DISCHARGE: (Check one)

☒

The debtor(s) will seek a discharge of debts pursuant to Section 1328(a).

☐

The debtor(s) is/are not eligible for a discharge of debts because the debtor(s) has/have previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

☐

This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in the Section 8 of this plan. *Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.*

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor(s) to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim of this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor(s). Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
Ditech Financial	1 st Mortgage secured by Debtor's residence.	\$1,164.00	\$122,107.22

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-Petition Arrears to be Cured	Estimated Total to be paid in plan
Leisure Lands Comm Assoc.	Association dues & assessments on Debtor's residence.	\$1,370.00	\$0.00	\$1,370.00

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance"

column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action

* “PLAN” INDICATES THAT THE DEBTOR(S) PROPOSE TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be paid in plan
		\$	%	\$
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor’s right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (*this section should not be used for statutory or consensual liens such as mortgages*):

Name of Creditor	Description of Collateral

THE DEBTOR(S) PROPOSES TO AVOID THE JUDICIAL LIEN OF THE CREDITOR(S) IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION AND ALLOWANCE OF EXEMPTIONS PURSUANT TO § 522(f). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE JUDICIAL LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR(S) WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR(S) MUST FILE A TIMELY OBJECTION TO THIS PLAN. OTHERWISE, CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

- H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (*Check if applicable*)
- () Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:
- (1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.
 - (2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan, for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.
 - (3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under paragraph 8:

Name of Creditor	Estimated Total Payment
IRS	\$17,328.52
PA Dept of Revenue	\$3,879.28
State of Delaware	\$2,180.00
Berkheimer	\$473.82

B. Administrative Claims:

(1) Trustee fees. Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.

(2) Attorney fees. Check one box:

☒ In addition to the retainer of \$500.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2; or

☐ \$_____ per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court.

(3) Other administrative claims.

Name of Creditor	Estimated Total Payment
	\$

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
		\$	%	\$

B. Claims of General Unsecured Creditors. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment in Plan	Assume/Reject
		\$	%	\$	\$	
		\$	%	\$	\$	

6. REVESTING OF PROPERTY: (Check One)

☒ X

Property of the estate will vest in the debtor(s) upon confirmation. *(Not to be used with paragraph 2H).*

☐

Property of the estate will vest in the debtor(s) upon closing of the case.

7. STUDENT LOAN PROVISIONS:

A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payments	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$

8. OTHER PLAN PROVISIONS

Include the additional provisions below or on an attachment. *(NOTE: The Plan and any attachment must be filed as one document, not as a plan and exhibit.)*

9. ORDER OF DISTRIBUTION

Payments from the plan will be made by the trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 3,500.00	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$23,861.62	
Level 5	Secured claims, pro rata	\$ 1,370.00	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 1,268.38	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$30,000.00
	Trustee Commission	\$ 3,000.00	
	Total		\$33,000.00

If the above Levels are not filled in, then the order of distribution of plan payments will be determined by the trustee using the following as a guide

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: General unsecured claims.
Level 8: Untimely filed unsecured claims to which the debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the trustee will treat the claim as allowed, subject to objection by the debtor(s). Claims filed after the bar date that are not properly served on the trustee will not be paid. The responsibility for reviewing the claims and objecting where appropriate rests with the debtor(s).

Dated: 7/11/17

/s/ Vincent Rubino

Vincent Rubino, Esq., Attorney for Debtor(s)

/s/ Maximilliano Sanchez

MAXIMILIANO SANCHEZ

/s/ Elba I. Sanchez

ELBA I. SANCHEZ